



Personal Finance Education for ALL



Who is NGPF Mission 2030 Fund?

- Affiliated with [Next Gen Personal Finance \(NGPF\)](#)
 - leading non-profit provider of free financial literacy curriculum and teacher training
 - serving 67,000+ teachers nationwide
- Mission-oriented: both organizations are not for profit
 - NGPF provides all services at no cost
 - Endowment-funded through co-founder, Tim Ranzetta
 - Receive no financial benefit from legislation
- Aims to achieve guaranteed access to a one semester personal finance course for all 50 states by 2030
 - Working directly in 22 states as of 2021

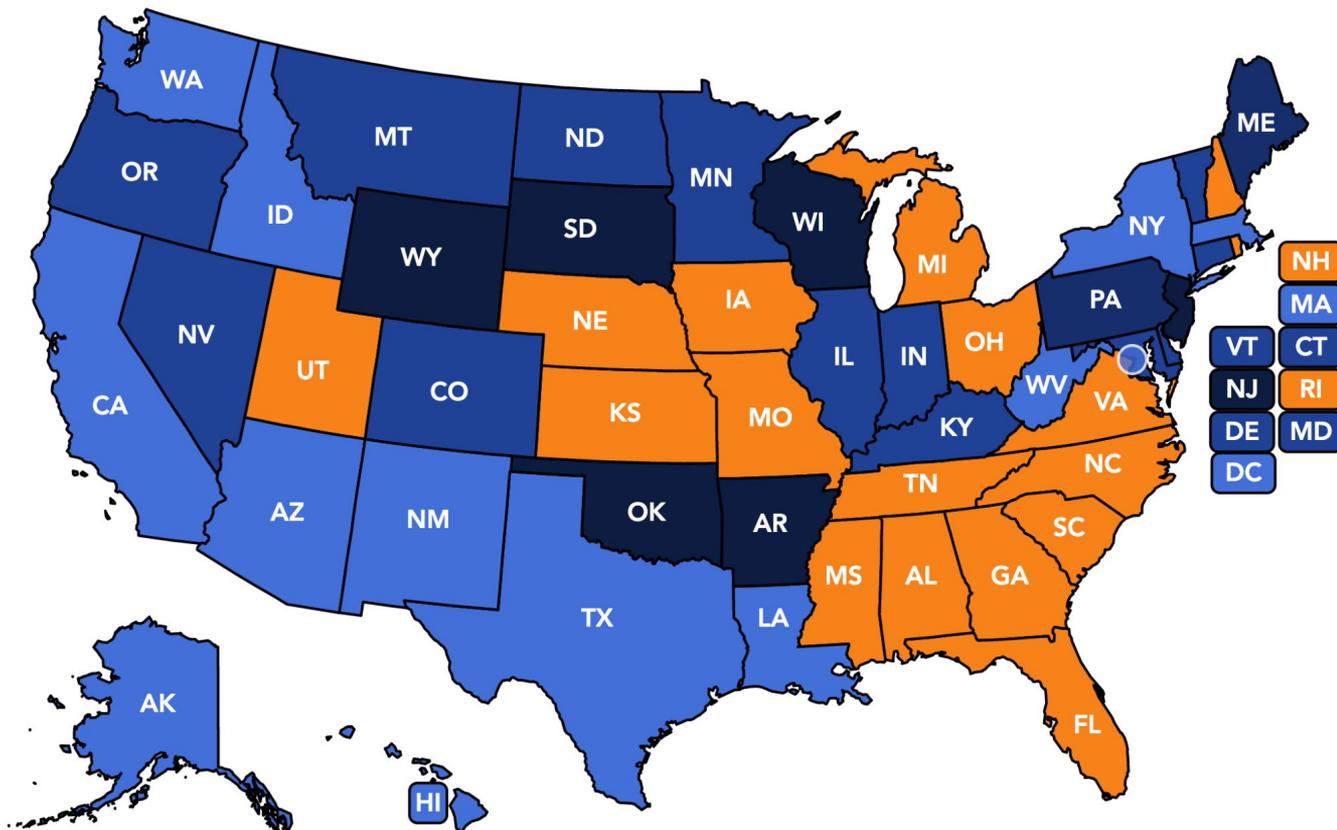
Financial Education Works!

- Guaranteed financial education improves both knowledge and behaviors
 - On par with reading and math interventions (Lusardi et al, 2022)
 - Student loan repayment increases, particularly for first-gen students who attend public schools (Mangrum, 2021)
 - More responsible borrowing behaviors (Stoddard & Urban, 2018)
 - Improvements to credit scores (Stoddard & Urban, 2018)
- No negative impact on graduation rates (Urban, 2022)
- No-cost curriculum and no-cost professional development from leading nonprofits reduce implementation costs

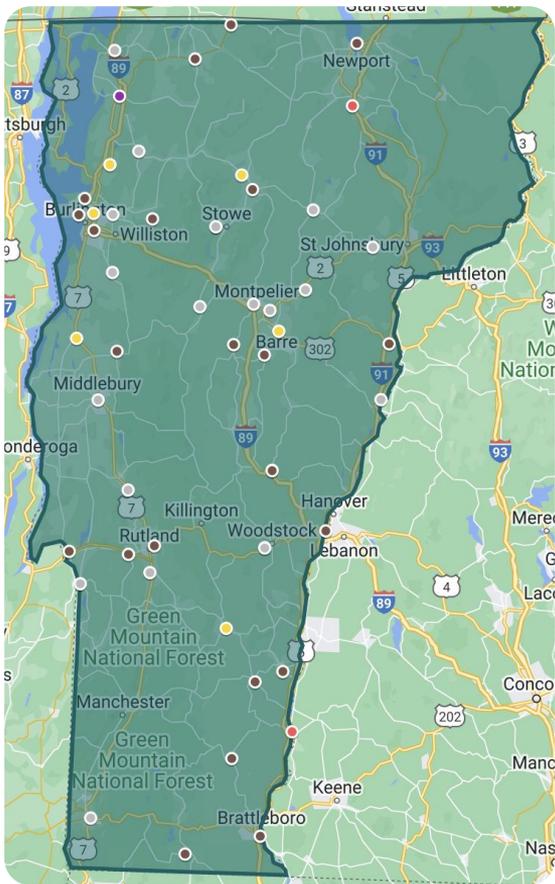
[Link to sources](#)

Guarantee States as of 2022

MAP LEGEND: Percent of HS students guaranteed to take a personal finance course



A Closer Look at Vermont



Few students are guaranteed access to a one semester personal finance course:

- 13% are guaranteed semester course (**gold**)
- 39% elective semester course (**silver**)
- The remaining 48% are either embedded (**bronze**) or get no financial education (**none**)

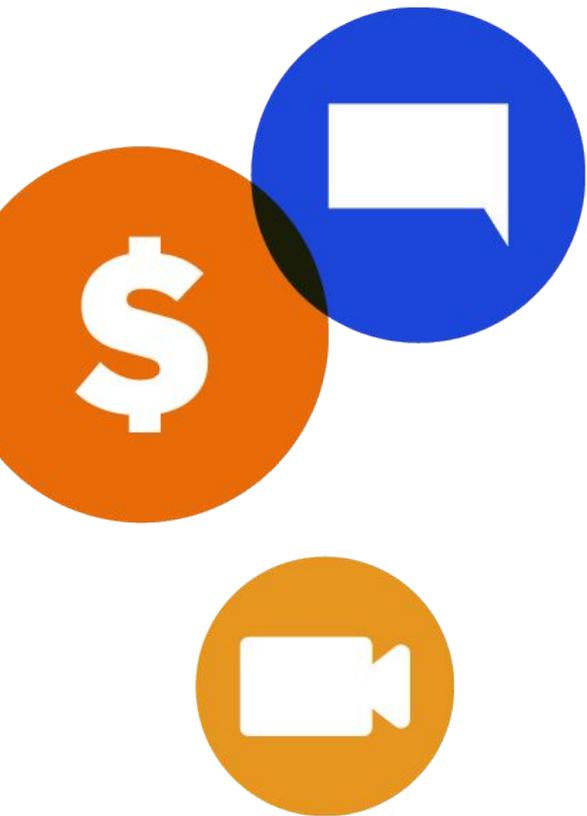
A corps of confident and competent teachers

- 500+ teachers in Vermont use NGPF curriculum
- 3,855+ hours of NGPF professional development

Five Principles for Effective Legislation ([Link](#))

1. Is flexible on how districts implement this guarantee
2. One semester personal finance course for ALL high school students in grades 11-12
3. Utilizes [national standards for personal finance](#) or Vermont-specific financial literacy standards
4. Establishes a schedule that allows adequate time for successful implementation
5. Ensures highly qualified and confident teachers are in every personal finance classroom

Contact Information



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